

REPORT: ECONOMIC AND SOCIAL IMPACT OF BRITISH COLUMBIA LOTTERY CORPORATION FOR THE CITY OF KAMLOOPS

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HIGHLIGHTS

BCLC'S TOTAL 35 YEAR CUMULATIVE ECONOMIC & SOCIAL IMPACT

- Throughout the past 35 years, from fiscal year (FY) 1985/86 to 2019/20, BCLC's activities have contributed approximately \$2.2 billion to the community of Kamloops as a result of its economic impact and support of community programs.

ECONOMIC IMPACTS FY 1985/86 TO 2019/20

- The cumulative economic impact of BCLC's activities on Kamloops from the past 35 years is estimated at \$1.85 billion expressed in constant 2020 dollars after accounting for economic spillover and adjusting for the increase in the consumer price index (inflation).
- Of the \$1.85 billion, \$1.32 billion is from direct-economic inputs. This includes:
 - \$923.8 million paid to BCLC's Kamloops employees that went back into the Kamloops economy.
 - \$232 million spent on local goods and services from suppliers in Kamloops;
 - \$98.2 million in Community Gaming Grants distributed by the Province of B.C. to Kamloops-based organizations since FY 2001/02;
 - \$54.7 million in casino revenue shared since FY 1999/2000 by the Province of B.C. with the City of Kamloops as part of the Host Financial Assistance Agreement for hosting Cascades Casino Kamloops and Chances Kamloops.
 - \$12.4 million in commissions and bonuses paid to third-party lottery retailers during the six-years between FY 2014/15 to 2019/20;
 - \$2.6 million in corporate sponsorship during the 35-year period (FY 1985/86 to 2019/20) and employee-led fundraising during the six-year period (FY 2014/15 to 2019/20) for Kamloops-based organizations and events;

ECONOMIC IMPACTS FY 2019/20

- For FY 2019/20, BCLC's total economic impact on the City of Kamloops, after applying an economic multiplier of 1.4 (Lamb, 2015) to account for economic spillovers, is an estimated at \$72.6 million accounting for 1.6% of the estimated local 2020 GDP of \$4.6 billion.
- Of the \$72.6 million, \$51.8 million had a direct impact on the economy of the City of Kamloops. This includes:
 - \$35.3 million that went back into the local economy from salaries paid and benefits for BCLC employees.
 - \$8.1 million spent on local goods and services from suppliers in Kamloops;
 - \$3.2 million in Community Gaming Grants distributed by the Province of B.C. to Kamloops-based organizations.
 - \$2.7 million in casino revenue shared by the Province of B.C. with the City of Kamloops as part of the Host Financial Assistance Agreement for hosting Cascades Casino Kamloops and Chances Kamloops.
 - \$2.4 million in commissions and bonuses paid to third-party lottery retailers;
 - \$138,000 in corporate sponsorship and employee-led fundraising for Kamloops-based organizations and events.

EMPLOYMENT

- BCLC's head office is the 7th largest employer in Kamloops.
- BCLC had 445 full-time equivalent (FTE) employees at its head office in Kamloops in 2019/20. Applying an employment multiplier of 1.5 (Emsi, 2019 and Bartik and Sotherland, 2019) to account for indirect jobs, employment at BCLC's head office resulted in an additional 222 indirect FTE employees in Kamloops from economic spinoffs for a total of 667 FTEs.
- BCLC's Kamloops head office has experienced a 22% increase in FTE staff since 2014/15.
- BCLC employed 117 FTEs at its Kamloops office in 1985 and 473 in 2020, for a 4.1% average annual rate of growth.
- Gateway Casinos and Entertainment Limited (Gateway), which is BCLC's service provider for Cascades Casino Kamloops and Chances Kamloops, is amongst the top 10 largest employers in Kamloops.

SOCIAL IMPACTS

- Gambling revenue generated by BCLC supports numerous community initiatives both directly and indirectly. These community initiatives have a positive social impact on the community of Kamloops as they benefit individual residents and society as a whole.
- BCLC has a corporate sponsorship program and employee-led giving committee (EGC) which supports non-profit and not-for-profit organizations.
- BCLC also delivers net income to the Province of B.C. which distributes a portion to not-for-profit organizations through Community Gaming Grants, and to municipal governments and First Nations that host one or more gambling facilities, including the City of Kamloops, through Host Local Government (HLG) payments.
- This revenue yields positive social impacts to the community of Kamloops and can be measured by monetary value, separate from the economic impact. While the economic impact focuses on the economic spinoff of projects, such as job creation, social impacts measured in dollars focuses on the value of the benefit for the community, such as better health outcomes.
- BCLC's cumulative social valuation of all contributions for the past 35 years is estimated at \$373 million expressed in constant 2020 dollars after accounting for the positive social spillovers and adjusting for the increase in the consumer price index (inflation).
- Included in the \$373 million of social value are the following:
 - Community Gaming Grants from the Province of B.C. to Kamloops community groups since 2001 have directly contributed \$98.2 million to support community programs. Applying a conservative social rate of return on investment (SROI) of 2.4 (Banke-Thomas et. al. 2015), the cumulative social impact is estimated at \$235.7 million, which is equivalent to a \$2,285 per person in Kamloops valuation benefit.
 - BCLC corporate sponsorship since 1985 and employee-led fundraising since 2014 paid to Kamloops-based organizations are estimated at \$2.6 million, yielding social impacts valued conservatively at \$6.2 million, which is equivalent to \$62 per person living in Kamloops.
 - Between FY 1999/2000 and FY 2019/20, the Province of B.C. has distributed \$54.7 million to the City of Kamloops in HLG payments, which uses it to support local community initiatives. The cumulative social valuation of HLG payments is estimated at \$131.3 million.
- Adding the economic and social impacts of BCLC's corporate sponsorship and employee-led fundraising and the Province's HLG payments and Community Gaming Grants, the total valuation is estimated at \$590.8 million, more than half a billion dollars.

GLOSSARY TERMS

Community Gaming Grants: The Community Gaming Grants program distributes commercial gambling revenues to not-for-profit organizations throughout British Columbia. These grants support resilient, thriving and inclusive communities.

Consumer price index: The average change in prices over time that a typical consumer pays for a basket of goods and services relative to some base year basket.

Cumulative impact: Measures the total impact of a project over a period of time, including direct and indirect impacts.

Direct impact: Measures the direct impact on the revenue of local industries supplying the goods and services to BCLC. Also known as the direct local income generated.

Economic impact assessment (EIA): Measures the economic impact of an organization by estimating total changes in employment, income and government revenue from tax or other streams.

Expenditure/Income multiplier: Measures the increase (or decrease), in final spending/income which results from an injection (or withdrawal) of spending by BCLC.

Employment multiplier: Measures the increase (or decrease) in employment which results from employment at BCLC.

Full time equivalent (FTE): the number of positions calculated by dividing the total number of hours worked by all employees by the number of hours one full-time employee works (37.5 at BCLC). For example if an organization had 10 employees in total, five that are considered full-time employees at 37.5 hours and five that worked part-time at 18.75 hours each, the number of FTE is 7.5.

Gross Domestic Product: The market value of all final goods and services produced in a region for a given year.

Host Local Governments (HLG): Municipal or First Nation governments that have one or more gambling facilities in their jurisdiction.

Host Local Government payments (HLG payments): The Province of B.C. has Host Financial Assistance Agreements with HLGs, which receive an approximately 10 per cent share of the net gaming income generated by each gambling facility in their region. HLGs may use these payments for any projects or programs they wish.

Indirect impact: Measures the impact on revenue further down in the supply chain as a cumulative impact from the beginning of the supply chain at a given period.

Induced impact: Measures the impact of spending by BCLC employees towards the Kamloops economy for both direct and indirect impacts arising from the spending.

Positive externalities: Impact of market transactions yield benefits for those not involved in the transaction.

Total or cumulative impact: The sum of the direct, indirect and induced impacts arising from spending.

Social discount rate: A rate that is used to discount future flows arising from public projects.

Social dividends: Payments paid out to communities, not-for-profit and non-profit organizations to support community programs.

Social impact assessment: A method that analyzes, monitors and manages the intended and unintended social impacts organizations have on their communities.

Social rate of return on investment (SROI): The ratio of the net present value of the benefits relative to the net present value of the investment undertaken to achieve those benefits.

Person years: Measures the cumulative number of years people are employed. For example, if BCLC employed 300 people for 1 year would amount to 300 worker years of data and for 2 years it would amount to 600 worker years of data.

DISCLAIMER

This report was prepared by Dr. Peter Tsigaris only for the British Columbia Lottery Corporation (BCLC) pursuant to an agreement solely between Thompson Rivers University and BCLC. The assessment and views expressed in this report are those of the author and should not be taken to represent that of Thompson Rivers University or that of BCLC. The author would like to thank numerous people including Dr. Laura Lamb, Dr. Mike Henry, Dr. Bruce Martin, Dr. Solomon Gelata and Ms. Catherine Dallaire from Thompson Rivers University for their assistance, insights and discussions about general socio-economic analysis and the assessment of economic and social impacts. In addition, the team at BCLC provided valuable feedback and assistance in gathering the relevant data and information to conduct the study.

INTRODUCTION

BRITISH COLUMBIA LOTTERY CORPORATION (BCLC)

The Province of B.C. created BCLC in 1985 to conduct and manage commercial gambling in a socially responsible manner for the benefit of British Columbians. BCLC's values are integrity, social responsibility and respect. It places importance on the impacts its operation has on the people and communities of British Columbia and BCLC's head office has been located in Kamloops since its inception.

In FY 2019/20, BCLC delivered approximately \$1.35 billion in net income to the Province of B.C. from a gross gambling revenue of \$2.53 billion. The Province reinvests BCLC's net income back into the province by funding provincial programs such as health care, education and community initiatives. The Province of B.C. also shares gambling revenue with First Nations through the First Nations Revenue Sharing Agreement, local governments and First Nations that host one or more gambling facilities through Host Local Government (HLG) payments and not-for-profit organizations through Community Gaming Grants. Since 1985, BCLC has delivered approximately \$25 billion in net income to the Province.¹

In FY 2019/20 BCLC delivered \$1.3 billion in net income to the Province of B.C. which used it to support investments in health care, education and community programs.

BCLC also makes direct investments into B.C. communities separate from the Province. BCLC supports non-profit and not-for-profit organizations through its corporate sponsorship program. In addition, BCLC has an employee-led giving committee (EGC) which fundraises for its employee-nominated charities.

THE STRUCTURE OF GAMBLING IN B.C.

In B.C., the Province oversees the gambling industry and sets policies through the Gaming Policy and Enforcement Branch (GPEB). GPEB regulates all gambling in B.C. and ensures the integrity of gambling-industry companies, people and equipment, and compliance with policies and standards established under the Gaming Control Act and the Gaming Control Regulation.

BCLC operates gambling responsibly to benefit all British Columbians. This includes casinos, lottery, bingo and sports betting through multiple distribution channels. Through agreements with private-sector service providers, BCLC offers slots, table games and bingo at 16 casinos, two racecourse casinos, 17 community gaming centres and one commercial bingo hall. BCLC's national and provincial lottery and sports-betting products are available at more than 3,500 retail locations operated by private-sector retailers through Lottery Retailer Agreements. In addition, PlayNow.com is BCLC's secure, regulated, online and mobile channel with a growing portfolio of lottery games, sports betting, slots, table games and bingo entertainment.

¹ See: <https://corporate.bclc.com/community-benefits/overview.html>

KAMLOOPS

The City of Kamloops is located in south-central British Columbia at the confluence of the North Thompson and South Thompson rivers. With beautiful natural surroundings, there is an abundance of recreational activities throughout the year. With a population of 103,811 in Kamloops, it is considered the third largest city in the interior of B.C. (Statistics Canada census 2016). The Gross Domestic Product (GDP) is estimated at \$4.6 billion for 2020 produced by a labour force of approximately 55,000 (Venture Kamloops Economic Impact 2018 Report). The majority of its residents have completed secondary schooling and 62% have post secondary schooling. In 2015, the average after-tax household income was approximately \$75,000 indicating a high standard of living.

Employment is growing with economic growth and the labour force is well diversified across various sectors (Venture Kamloops Economic Impact 2018 Report). Sales is the largest employment category consisting of 25% of the labour force, trade and transportation account for 18%, business and finance 14%, education and government services 12%, and management services 10%. The economic diversity of the Kamloops is comparable to the province of British Columbia and to that of Canada. The unemployment rate in the Thompson Okanagan region is 8.1%.²

OBJECTIVES

This report examines the economic and social impact of BCLC's head office and operations on the community of Kamloops from FY 2014/15 to the end of FY 2019/20 and updates the previous economic and social impact report conducted by Lamb (2015), extending the timeframe for analysis to cover the 35-years between FY 1985/86 to 2019/20. To understand BCLC's economic and social impact, the research examines BCLC's expenditure, employment, corporate sponsorship and employee-led charitable giving. Additionally, the Province's Community Gaming Grants and HLG payments are included in the analysis. Finally, the report incorporates a discussion of BCLC's broader activities in Kamloops including the operations of the two gambling facilities, Chances Kamloops and Cascades Casino Kamloops, and lottery retail operations.

METHODOLOGY

CALCULATING ECONOMIC IMPACT

An economic-impact assessment methodology is used to estimate the impact BCLC has had on Kamloops. Using the multiplier approach to account for interdependencies between BCLC expenditures and various sectors of the local economy, the assessment shows how BCLC's spending ripples throughout the community via the circular flow nature of the economic system. The analysis uses expenditure/income and employment multipliers to determine the magnitude of the economic impact on the local economy, government revenue and employment (Davis, 1993). The study uses an expenditure multiplier effect of 1.4, consistent with Lamb (2015) and an employment multiplier of 1.5 used in similar studies by Emsi (2019) and Bartik and Sotheland (2019) to account for economic spillovers.

The current study will also consider the economic impact of BCLC's contributions to community initiatives in Kamloops. This includes the Province of B.C.'s distribution of some gambling revenue to not-for-profit organizations through Community Gaming Grants and to municipalities and First Nations through HLG payments, as well as BCLC's own corporate sponsorship program and employee-led fundraising. Money invested in Kamloops

² <https://www.venturekamloops.com/data-centre/economic-indicators>

through these modules has an economic impact as recipients spend the funds to purchase local goods and services that help support their mission, creating a ripple effect. Thus, every dollar invested into community initiatives also yields economic impacts on the livelihoods of Kamloops residents. All dollar values have been deflated by the consumer price index and converted to constant 2020 dollars.

CALCULATING SOCIAL IMPACT

Calculating social impact is complex. Social-impact assessments look at the multifaceted ways in which an organization or project affects a community's culture, environment, knowledge, political system or their interactions. As a Crown corporation, BCLC delivers net income to the Province of B.C. to support the delivery of essential services such as healthcare, education and community programs. It would therefore be too complex to trace all the direct and indirect social impacts contributed by BCLC on the City of Kamloops. For the purpose of narrowing the scope, this study will focus on four main modules in which BCLC contributes to community initiatives in Kamloops. These are: a) BCLC's corporate sponsorship program, b) employee-led fundraising, c) the Province's HLG payments to the City of Kamloops and d) the Province's Community Gaming Grants which supports not-for-profit organizations. These programs in particular result in positive externalities (i.e., external benefits) to everyone living in Kamloops (Lamb, 2007), amplified throughout the community and calculated in quantitative terms by applying a social return of investment (SROI) ratio.

The SROI method assesses social impacts from contributions. According to Banke-Thomas et al. (2015), SROI is "a process for understanding, measuring, and reporting the social, economic and environmental value created by an intervention, programme, policy or organisation." It is calculated by considering the ratio of the net present value of the benefits relative to the net present value of the investment undertaken to achieve those benefits (Baum et. al., 2010, Krlev et. al. 2013, Dyakova, 2017; Winters, 2018; Davies et. a. 2019).

A recent study found the social value of sports participation in England to be £44.8 billion in 2013/14 while inputs, financial and non-financial, to sports were valued at £23.5 billion (Davies et. al, 2019). The authors considered a number of social impacts as a result of investments in sports, including improved health and lower rates of crime, and deduced a monetary value for each based on existing research and available information. Davies et al. (2019) found that for every £1 invested in the sports sector, £1.91 worth of positive social impacts were generated, resulting in an SROI ratio of 1.91.

Many studies across various disciplines have used different SROIs. Other studies include Gundersona and Oreopolous (2020) which conducted a comprehensive overview of social returns of investments in education and found that the "social returns or externalities to third-parties are likely substantial...effectively doubling the returns."

BCLC's investment in community initiatives spans across various sectors and organizations including those in health care, education, sports and other community programs. It is beyond the scope of this study to determine the SROI of each category of BCLC's investment. This study will use a conservative SROI of 2.4 which is based on an average minimum SROI value of a meta-analysis of numerous studies in the health-care sector conducted by Banke-Thomas et. al. (2015). As the vast majority of the community initiatives BCLC is involved in can be linked to improving health, such as supporting the Royal Inland Hospital Foundation, Kamloops Food Bank and key community sporting events, it was determined that a conservative SROI multiplier based on the meta-analysis conducted by Banke-Thomas et al. (2015) is best suited for this study. All dollar values have been deflated by the consumer price index and converted to constant 2020 dollars.

RESULTS

ECONOMIC IMPACT ASSESSMENT

EMPLOYMENT

In FY 2019/20, there were 445 FTE employees working at the BCLC head office, making it the 7th largest employer amongst all organizations in the City of Kamloops (Venture Kamloops, 2017/18), moving up the ranking from 8th place since 2013-14 (Lamb, 2015). Using a 1.5 multiplier to calculate indirect employment resulting from economic spinoffs (Emsi, 2019 and Bartik and Sotheland, 2019), BCLC's FTEs resulted in an additional 222 indirect FTE jobs for a cumulative impact of 667 FTE positions. It is noteworthy that FTEs at BCLC's head office since 1985 have been increasing at the average annualized rate of 4.1%.

From FY 1985/86 to 2019/20, BCLC's head office provided 10,003 FTE person years of employment, of which 2,445 person years were from FY 2014/15 to 2019/20 and 7,558 were from FY 1985/86 to FY 2013/14. This has resulted in the creation of an estimated 5,013 additional person years of employment within Kamloops in the past 35 years for a cumulative impact of 15,004.

It is worth noting that since the Lamb (2015) study there has been a further increase in FTE years by 32%. Over 35 years, life span employment has increased by four times since 1985/86.

For every two full-time equivalent jobs at BCLC's Kamloops office, one full-time position is created in Kamloops. BCLC's total employment impact in Kamloops in FY 2019/20 is estimated at 667 full-time equivalent jobs.

BCLC HEAD OFFICE EXPENDITURE

Over the 35 years, from FY 1985/86 to 2019/20, BCLC's head office spent approximately \$1.16 billion on goods and services from suppliers and on salaries and benefits in Kamloops. Of the \$1.16 billion, \$915.3 million was spent over the 29-year period of FY 1985/86 to FY 2013/14 and \$240.5 million was spent during the six-year period of FY 2014/15 to 2019/20.

During the 35 year period of FY 1985/86 to 2019/20, BCLC's head office has had a cumulative economic impact of \$1.62 billion on the Kamloops community.

This spending has a spillover effect as local businesses and BCLC's employees used payment from BCLC on other local goods and services for their business. Therefore, the induced and indirect impact of BCLC's spending, based on a multiplier of 1.4 (Androkovich et. al, 1995, Seldon, 2013; Lamb, 2015; Suarez and Wingender, 2016; Emsi, 2019), adds another \$462 million to the Kamloops economy, for a total cumulative economic impact of \$1.62 billion. In fiscal year 2019/20, BCLC head office's direct economic impact on the Kamloops community is estimated at \$43.4 million with a cumulative total impact of \$60.8 million representing 1.3% of the market value of all goods and services produced in Kamloops for 2019 (Venture Kamloops Economic Impact 2018 Report).

COMMUNITY CONTRIBUTIONS

The Province of B.C. distributes a portion of net income it receives from BCLC to not-for-profit organizations through Community Gaming Grants (Government of B.C., 2020). Not-for-profit organizations eligible for Community Gaming Grants include those in the human and social services, sports, arts and culture, Parent Advisory Councils (PAC) and District Parent Advisory Councils (DPAC), environment and public safety sectors.

According to an audit (BC Auditor, 2016), Community Gaming Grants were created in FY 2001/02 following the introduction of the Gaming Control Act. It is unclear if a similar grant program existed prior to 2001. Publicly available data on the Province's dedicated webpage on Community Gaming Grants also only goes back to FY 2001/02. Therefore, this study assumes that Community Gaming Grants were established in 2001.

In the 19 years between FY 2001/02 to 2019/20, the Province of B.C. distributed approximately \$98.2 million in Community Gaming Grants to not-for-profit organizations in Kamloops. Approximately \$20.8 million of the \$98.2 million was distributed during the six-year period of FY 2014/15 to 2019/20. In 2019/20, \$3.2 million was allocated to not-for-profit organizations in the community.

Applying the economic impact multiplier of 1.4, consistent with Dr. Lamb's (2015) study, the cumulative economic impact of Community Gaming Grants paid to organizations in Kamloops since FY 2001/02 is \$137.5 million.

The Province also has Host Financial Assistance Agreements with municipalities and First Nations that host one or more gambling facilities in their jurisdiction. These HLGs receive approximately 10 per cent of net gaming income generated by the facility or facilities in their jurisdiction and may use these funds at their discretion towards local priorities. The City of Kamloops hosts two gambling facilities – Cascades Casino Kamloops and Chances Kamloops.

BCLC assumed responsibility for the conduct and management of table games and slot machines in 1998 (BCLC Gambling Service Provider Commission Report 1997-2010) and the Province of B.C. began publicly reporting on HLG payments in 1999.

It is worth noting that Cascades Casino Kamloops first opened as Lake City Casino in 1998. Prior to that, there was a gambling facility that offered table games only. It is unclear if that facility contributed to HLG payments. Chances Kamloops opened in March 2005 and superceded a bingo hall which did not contribute to HLG payments.

This study therefore only considers HLG payments from 1999 onwards.

During the 20 years between FY 1999/2000 to 2019/20, the Province shared \$54.7 million in HLG payments with the City of Kamloops (Gambling Revenue Distribution, Province of B.C.), \$16.4 million of which was distributed during the six years since the Lamb (2015) study (FY 2014/15 to 2019/20). For FY2019/2020, the City of Kamloops received 2.7 million. Factoring in the 1.4 multiplier rate, the cumulative economic impact of the Province's HLG payments to the City of Kamloops in the 20 year period is \$76.5 million.

BCLC also has a corporate sponsorship program through which it supports local events and initiatives. For example, BCLC's corporate sponsorship helps fund the annual Music in the Park and Mid-Summer Music Jam events, which offer free music entertainment for the community throughout the summer and have become staples in the community. BCLC also sponsors local arts organizations including the Kamloops Art Gallery, Western Canada Theatre and the Kamloops Symphony. In addition to corporate sponsorship, BCLC has an EGC at each of its two offices which organizes fundraising initiatives for employee-chosen charities. Records for the EGC only date as far back as 2014; it is unclear if the EGC existed prior to that.

Every two years, BCLC employees vote to determine which charity the EGC will contribute to. It is important to

note that the EGC is entirely employee-led and fundraises amongst employees. BCLC does not make donations to the EGC but does provide organizational support which makes the EGC possible. For example, BCLC employees have the option of making donations to the EGC's charities through automatic pay-cheque deductions. As EGC fundraising would not be possible without BCLC, it is considered in this study. Past and current beneficiaries of BCLC's employee-led fundraising in Kamloops includes: Royal Inland Hospital Foundation, Y Women's Shelter and the Kamloops Food Bank.

The Lamb (2015) study did not include funds generated by BCLC's EGC. This study was able to obtain information on BCLC's employee-led fundraising from FY 2014/15 onwards. During the six-year period (FY 2014/15 to 2020) since the Lamb (2015) study, BCLC's Kamloops EGC fundraised \$56,428 for its charities of choice.

In total, over the 35 year period (FY 1985/86 to 2019/20), BCLC corporate sponsorship and employee-giving over the six-year period (FY 2014/15 to 2019/20) benefited Kamloops organizations to the tune of \$2.56 million. Factoring in the economic impact multiplier of 1.4 to account for economic spillovers, BCLC's corporate sponsorship and employee-led giving had a cumulative economic impact of \$3.58 million.

LOTTERY RETAIL

There are approximately 3,500 retailers across B.C. who sell national and provincial lottery tickets, including Lotto 6/49, BC/49, Lotto Max, Daily Grand, BC 50/50 and many more.

The Lamb (2015) study did not take into consideration the amount of commission and bonuses BCLC paid to third-party lottery retailers in Kamloops. This study was able to obtain lottery commission and bonus data from 2014/15 onwards and therefore only included data from the six-year period up to FY 2019/20 in its calculations.

Table 1: Lottery retail sales in Kamloops

Year	Sales	Commission	Sales Bonus
2014/15	32.50	1.79	0.13
2015/16	31.21	1.71	0.15
2016/17	35.92	1.98	0.14
2017/18	35.39	1.95	0.15
2018/19	35.19	1.93	0.16
2019/20	38.01	2.09	0.28
Total	208.21	11.44	1.00

Note: Adjusted for CPI and in millions of constant 2020 dollars

As of FY 2019/2020, there are more than 90 lottery retailers in the City of Kamloops. From FY 2014/15 to 2019/20, lottery retailers in Kamloops generated \$208.21 million in lottery sales. In addition to commission for the sale of lottery tickets, lottery retailers also receive a commission bonus, based on a sliding scale depending of the size of the win, for winning tickets worth \$10,000 and higher sold at their location. Combined, Kamloops lottery retailers made approximately \$11.44 million in commissions and approximately \$1 million in bonuses over the six years of the study. This economic activity generates economic spinoffs and adds to the GDP of Kamloops. Using the expenditure multiplier of 1.4, lottery commissions and bonuses paid by BCLC to lottery retailers from FY 2014/15 to 2019/20 resulted in a cumulative economic impact of approximately of \$17.4 million.

CASCADES CASINO AND CHANCES KAMLOOPS

In B.C., gambling facilities are owned and operated by private-sector service providers under contract with BCLC. The City of Kamloops hosts two gambling facilities, Cascades Casino Kamloops and Chances Kamloops. In January 2019, Gateway acquired Chances Kamloops, making it the sole casino service provider in Kamloops.

Cascades Casino and Chances Kamloops jointly are amongst the top 10 employers in Kamloops.

While the economic impact of casino service providers is entirely separate from BCLC and therefore outside of the scope of this study, service providers are part of the gambling industry in Kamloops, and therefore it is worth briefly considering their overall contributions. In FY 2017/18, Cascades Casino Kamloops alone employed a total of 304 individuals (Venture Kamloops, 2017/18), while Chances Kamloops employed 104 people. These two facilities make Gateway amongst the top 10 largest employers in Kamloops. Total casino revenue from the two facilities was \$52 million in FY 2017/18 and \$48 million in FY 2018/19 (BCLC, 2018/19 Community Impact Report.) The \$4 million decline in revenue in FY 2018/19 was primarily due to an employee strike at Cascades Casino Kamloops (KTW, Aug, 2019).

Cascades Casino Kamloops and Chances Kamloops also sponsor a number of local initiatives including the Royal Inland Hospital Foundation, Kamloops Food Bank and bursaries for students at Thompson River University (TRU). In 2017, Cascades Casino Kamloops stepped up to support Kamloops residents impacted by the forest fires. Cascades Casino Kamloops stayed open and served more than 9,300 meals to displaced residents and donated \$10,000 towards forest-fire relief efforts. In the 2019 calendar year alone, Cascades Casino Kamloops and Chances Kamloops donated approximately \$100,000 in corporate sponsorships.

COVID-19

On March 16, 2020, B.C.'s Attorney General ordered all casinos, community gaming centres and bingo halls to close as a precaution to minimize the spread of COVID-19. The province-wide shutdown overlaps with the period studied in this economic impact report (FY 2014/15 to 2019/20) by 15 days. BCLC estimated \$75 million in lost revenue for the 15 day closure period during FY 2019/20 (BCLC 2019/20 Annual Service Plan Report). While the temporary closure did not significantly impact this period of study, it will likely have a significant impact on BCLC's revenue in FY 2020/21 and until players are comfortable with returning to gambling facilities at pre-pandemic levels. On July 1, 2021, casinos and community gaming centres across B.C. reopened with enhanced health and safety measures.

OVERALL ECONOMIC IMPACT

During the 35-year period between FY 1985/86 and 2019/20, BCLC activities directly contributed \$1.3 billion to the Kamloops economy. Factoring in economic spillovers at a rate of 1.4, BCLC activities cumulatively contributed \$1.85 billion. This includes BCLC's spending on local suppliers for goods and services, salary and benefits for head office employees, lottery commissions and bonuses paid to retailers, Community Gaming Grants distributed by the Province to not-for-profits in Kamloops, HLG payments from the Province to the City of Kamloops, corporate sponsorship initiatives and employee-led fundraising (see Table 3).

From FY 1985/86 to 2019/20, BCLC contributed \$1.85 billion cumulatively to the local Kamloops economy's GDP.

The overall direct impact of BCLC on the local economy in Kamloops over the six-year period since the Lamb (2015) study (FY 2014/15 to 2019/20) is substantial at \$291 million. Applying an economic impact multiplier of 1.4, BCLC's final cumulative impact on the City of Kamloops during the six-year period is \$407 million.

Table 2: Overall Economic Impact: 1985/86 to 2019/20, units in the millions

Items	Direct Impact 1985/86- 2013/14	Direct Impact 2014/15 – 2019/20	Total 1985/86- 2019/20	Cumulative Impact 1985/86- 2019/20	Direct Impact 2019/20	Cumulative Impact 2019/20
Head office expenditures for local goods and services	182.1	50.0	232.0	324.9	8.1	11.3
Salary and benefits paid to BCLC's employees	733.3	190.5	923.8	1,293.3	35.3	49.4
SUB-TOTAL	915.3	240.5	1,155.8	1,618.2	43.4	60.8
Lottery commissions and bonuses paid to Kamloops lottery retailers	-	\$12.4	12.4	\$17.4	2.4	3.4
Community Gaming Grants from the Province of B.C. to Kamloops organizations (Since 2001)	\$77.4	\$20.8	\$98.2	\$137.5	3.2	4.5
Corporate sponsorship (since 1985) and employee-led fundraising (since 2014) paid to Kamloops organizations	\$1.8	\$0.8	\$2.6	\$3.6	0.1	0.14
Host Local Government payments from the Province of B.C. to the City of Kamloops (since 1999)	\$38.2	\$16.4	\$54.7	\$76.5	2.7	3.8
SUB-TOTAL	117.4	38.0	155.5	217.6	6.0	8.4
TOTAL	1,032.7	290.9	1,323.7	1,853.2	51.8	72.6

Note: All values deflated by the CPI and expressed in millions of constant 2020 dollars. All values have been rounded to one decimal. Corporate sponsorship and employee led fundraising paid to kamloops is in nominal dollar values and hence a slight underestimation.

SOCIAL IMPACT ASSESSMENT

SOCIAL IMPACT OF CONTRIBUTIONS TO THE COMMUNITY

Measuring the social impact of contributions is much more challenging (Vanclay, 2003). Every dollar invested in community initiatives has a direct and indirect social impact. For example, contributions towards building public infrastructure, such as a new community centre, creates jobs, increases access to sports and education and increases foot traffic to an area. Therefore, contributions towards community initiatives have a direct impact on the individuals who benefit from the initiatives (ex: people who use community centre), as well as the community at large (ex: healthier population due to the availability of sports programs at the community centre). Hence, the initial contribution dollar towards such programs yields benefits that are worth far more than a dollar.

There are four main modules in which BCLC activities support community initiatives: BCLC's corporate sponsorship and employee-led fundraising and the Province's HLG payments and Community Gaming Grants program.

The SROI varies depending on the type of community initiative. Programs in human and social services yield significant social rates of return (Banke-Thomas et. al, 2015). On the other hand, although public safety is important, especially in areas of disaster relief and search and rescue operations, this sector most likely gets adequate funding from local, provincial and federal programs and as a result the SROI could be lower from additional investments.

For every \$1 of contribution towards non-profit or not-for-profit organizations, the social impacts are assessed at \$2.4 due to positive externalities.

This study uses a conservative social rate of return on investment of \$2.4 of benefits for every \$1 of contribution, irrespective of the area of contribution (as explained in the methodology section). From FY 1985/86 to 2019/20, the total direct contributions to organizations in Kamloops from BCLC-related community initiative modules amounted to \$155.5 million for a cumulative social benefit of approximately \$373.2 million. Of the \$155.5 million in direct social impact over the 35-year period, \$38 million was contributed during the six-year period of FY 2014/15 to 2019/20 (see Table 4).

Compared to the economic impact of the four BCLC-related activities that support community initiatives, the social value of the same four modules is much higher (see Table 4) by \$155.6 million. Combining the social and economic impact of the four module together yields a \$590.8 million cumulative social and economic impact over the 35-year period (FY 1985/86 to 2019/20).

Table 3: Overall social and economic benefits from contributions, units in the millions

Items	Direct Social Impact 1985/86-2013/14	Direct Social Impact 2014/15 – 2019/20	Total Direct Social Impact 1985/86-2019/20	Total Cumulative Economic Impact 1985/86-2019/20	Total Cumulative Social Impact 1985/86 – 2019/20
Community Gaming Grants from the Province of B.C. to Kamloops organizations (Since 2001)	\$77.4	\$20.8	\$98.2	\$137.5	\$235.7
BCLC corporate sponsorship (since 1985) and employee-led fundraising (since 2014) paid to Kamloops based organizations	\$1.8	\$0.8	\$2.6	\$3.6	\$6.2
Host Local Government payments from the Province of B.C. to the City of Kamloops (since 1999)	\$38.2	\$16.4	\$54.7	\$76.5	\$131.3
TOTAL	\$117.4	\$38.0	\$155.5	\$217.6	\$373.2

Note: All values deflated by the CPI and expressed in millions of constant 2020 dollars. All values have been rounded to one decimal. Corporate sponsorship and employee led fundraising paid to kamloops is in nominal dollar values and hence a slight underestimation

EMPLOYEE VOLUNTEERING AND DONATIONS

An anonymous employee survey was conducted in the fall of 2020 to examine the socio-economic and demographic characteristics of BCLC employees. Out of 505 employees at BCLC's Kamloops office, 270 responded to the survey yielding a 53% response rate; 94% of respondents were full time employees that live in the City of Kamloops with the remaining 5.5% living in the surrounding areas (e.g. Ashcroft, Chase, and Kelowna). Approximately 86% of the respondents live in households with at least two people. The average household size of BCLC employees in Kamloops is 2.84. Similar findings were observed with the Lamb (2015) study.

BCLC's employees are highly involved in volunteerism, donating their time to support community organizations.

The results of the 2020 employee survey suggest that BCLC employees are highly involved in volunteerism, donating their time to support community organizations such as by serving people at a soup kitchen and mentoring high school students. Of the 270 respondents, 132 said they volunteered their time (49%). Employees surveyed volunteered a total of 1,151 hours per month, averaging out to approximately 51.2 hours volunteered per year per employee surveyed.

Results of the 2020 employee survey also suggests that BCLC's Kamloops employees could be donating more of their time than previously. In the Lamb study conducted in 2015, 47% of BCLC's Kamloops employees volunteered their time to non-profits and charitable organizations. Each volunteer devoted an average 80 hours in 2013 with an estimated total 16,800 hours for all BCLC employees. This is equivalent to 37.9 volunteer hours per employee per year based on 443 FTEs (450 headcounts) in FY 2013-14.

Using the average value of 44.6 hours per employee per year from the two studies, and the employee headcount since 1985, this study estimates that BCLC's Kamloops employees have donated a total of 475,659 hours since 1985 (see table 5).

Table 4: Overall hours volunteered 1985 to 2020 and their monetary valuation

Year	Total Headcount	Estimated hours volunteered by all employees	Total value of volunteer hours
1985-2012	7,171	319,827	\$9,006,160
2013	450	20,070	\$565,161
2014-2019	2,571	114,667	\$3,794,117
2020	473	21,096	\$594,047
1985-2020	10,665	475,659	\$13,394,324

Note: Estimated hours evaluated in constant 2020 dollars

Volunteer hours contribute to the ability of non-profit organizations to serve their target populations. The value of volunteerism is therefore quite expansive and has ripple effects throughout society. A 2018 report by the Conference Board of Canada for Volunteer Canada estimated that one hour of volunteer work is worth approximately \$27.00. Adjusting for the increase in Consumer Price Index (CPI or inflation) and evaluating the total hours at the constant 2020 dollars hourly wage rate of \$28.16, the total value of volunteer work conducted by BCLC's Kamloops employees from 1985 to 2020 is estimated at \$13.4 million. Using the 2.4 social impact multiplier, the cumulative social value of volunteer work conducted by BCLC's Kamloops employees from 1985 to 2020 is \$32.2 million.

BCLC's Kamloops employees volunteered an estimated 475,659 hours during the past 35 years, with a social valuation estimated at \$32.2 million.

Employees surveyed in 2020 also gave significant amounts to charity. The 270 employees who responded to the survey gave a total of \$136,300 in 2020 to support community and non-profit associations and programs, equating to an average of approximately \$504 donated per year, per employee. Extending this average to the entirety of BCLC's Kamloops employee population, BCLC's Kamloops employees donated an estimated \$238,800 in 2020.

The survey did not distinguish between donations made by employees through EGC and separate from the EGC. For the purpose of this section, which examines employee donations as a component of employee demographic, it is not pertinent how the donation is made but rather to show that BCLC's Kamloops employees are involved in notable levels of charitable giving.

Lamb (2015) summarized an employee survey conducted in 2013 which found that on average, employees donated approximately \$370 each year equating to approximately \$164,000 in a year. Between 2013 and 2020, employee donations increased by 36.22% or 4.54% annually.

As with the number of hours volunteered, data on the amount of money donated by BCLC employees is available only for 2013 and 2020. However, because income per employee is rising over time, donations per employee is expected to increase as well. Hence, using an assumed 4.54% annualized rate of increase in donations, this study estimates the average amount per employee donated per year, adjusting for inflation using the CPI and expressing the values in constant 2020 dollars (see table 6).

Table 5: Overall employee donations 1985 to 2020

Year	Total Headcount	Estimated total donations
1985-2012	7,171	\$2.28 million
2013	450	\$186,064
2014-2019	2,571	\$1,19 million
2020	473	\$238,392
1985-2020	10,665	\$3.89 million

Note: All values deflated by the CPI and expressed in millions of constant 2020 dollars

During the 35 years between 1985 and 2020, BCLC’s employees in Kamloops donated an estimated \$3.89 million, adjusted for inflation and in constant 2020 dollars, to charities in the community. Factoring in a 2.4 social impact multiplier, donations made by BCLC employees from 1985 to 2020 had a social value of approximately \$9.3 million.

In the 35 years, BCLC employees donated an estimated \$3.89 million to charities in Kamloops.

Combined, employee volunteerism and donations the direct valuation is estimated at \$17.3 million and a cumulative social valuation of \$41.5 million. Since these are activities conducted by employees during their own time and on their own accord, it cannot be attributed to BCLC. However, it is a worthwhile discussion as BCLC is a major employer in the City of Kamloops and helps attract and retain people in the City. Furthermore, it demonstrates that the demographic of BCLC employees are engaged in volunteerism and are active contributors to charities. While the majority of employee volunteerism is done during their own time, BCLC also encourages its employees to give back to their local community. BCLC has a Play it Forward volunteer program in which it gives employees the flexibility and paid time off to volunteer with organizations for causes of their choice.

EMPLOYEE EDUCATION LEVEL

The result of the employee study (2020) show that BCLC’s workforce is well educated with 96% of the respondents having at least some post secondary education. Those with a bachelor degree or a diploma or a technical certificate constitute 64% of the respondents and 11% have a master’s degree (Figure 3). It is also important to note that additional human capital skills can be acquired by employees while working at BCLC through learning by doing and teamwork solving complex problems and making decisions. According to data collected by BCLC, the median tenure of BCLC employees at both its Kamloops and Vancouver offices is nine years.

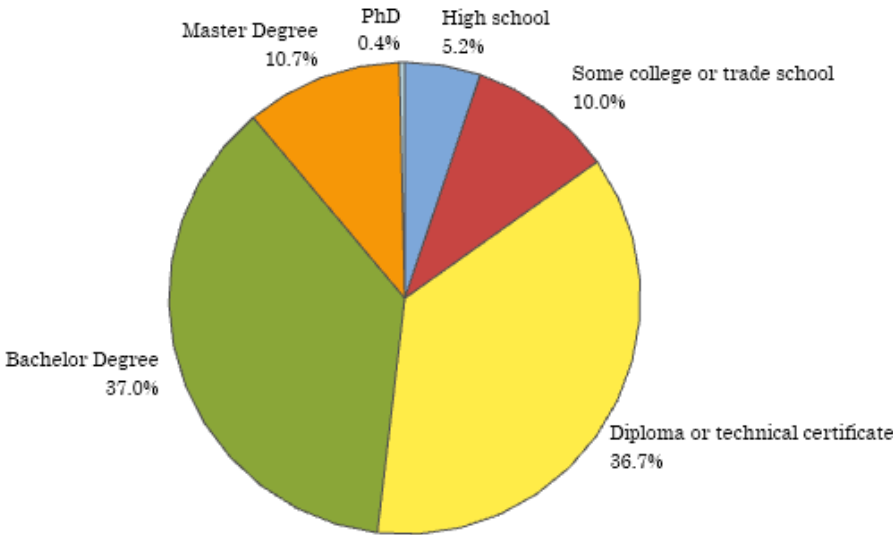


Figure 1: Employees’ education level

A highly educated workforce does not only yield direct benefits to the corporation and to the employees themselves by being more productive and innovative in the workplace, but also yields positive externalities to the

**More than half of BCLC's Kamloops workforce has
attended Thompson Rivers University.**

Kamloops community (Winters, 2018). Positive externalities of a highly educated workforce include less physical and mental health issues allowing more capacity in the health-care system, creating a safer community with less crime and thereby making it an attractive place for others to live, and paying more local, provincial and federal taxes to support public programs (Winters, 2018).

Furthermore, most of the respondents have a connection with Thompson Rivers University (TRU). Out of the 270 respondents, 125 or 46% completed a bachelors degree from TRU and another 43 or 16% have taken courses at TRU. Of the 125 TRU graduates, 18 had a co-op term at BCLC during their undergraduate studies. The average gross income of the 270 respondents was estimated at approximately \$85,000. This is much higher than the estimated GDP per person of \$46,000 and the average after-tax income of \$37,352 in Kamloops or of B.C at \$39,091 (Stats Canada Census, 2016).

OVERALL SOCIAL IMPACT

BCLC's corporate sponsorship and employee-led giving to Kamloops-based organizations, as well as the Province's distribution of Community Gaming Grants to local not-for-profits and HLG payments to the City of Kamloops add up to \$155.5 million. Using an SROI ratio of 2.4 (Banke-Thomas et. al, 2015), the cumulative social impact of BCLC on Kamloops is approximately \$373.2 million.

BCLC employees are also involved in volunteerism and charitable giving. During the 36 years between 1985 and 2020, BCLC employees contributed their own time and made donations to non-profits in Kamloops to the tune of \$17.2 million or \$41.5 million after factoring in the SROI ratio.

There are, of course, aspects of BCLC's social impact that cannot be captured as quantitatively. While the study applied a conservative SROI value of 2.4 to account for the spill-over community benefits of BCLC's contributions to community initiatives, there are aspects of the impact that are purely qualitative and cannot be captured including psychological emotions of happiness or togetherness from programs.

CONCLUSION

For FY 2019/20, the direct economic impact is estimated at \$43.3 million from BCLC's head office operations in Kamloops. Adding the economic impact of social contributions from the Province's Community Gaming Grants and HLG payments and BCLC's commissions paid to retailers for lottery sales, the total direct impact in FY 2019/20 is \$51.8 million for a cumulative economic impact of \$72.5 million representing 1.6% of the local GDP (estimated at \$4.6 billion).

The cumulative economic impact of BCLC's head office expenditures and the Province's Community Gaming Grants and HLG payments on the local economy in the Kamloops Community from 2014/15 to 2019/20 is substantial. Adding the economic impact of the current study with that of Lamb's 2015 study which covered the period of 1985-2015, the estimated total cumulative economic impact of BCLC activities in Kamloops is \$1.85 billion.

The social impact of BCLC's corporate sponsorship and employee-led fundraising as well as the Province's Community Gaming Grants and the HLG payments (generated from gambling revenue) is also substantial.

Estimated conservatively, during the six-year period from FY 2014/15 to 2019/20, BCLC activities injected \$38 million into community initiatives and results in a cumulative social benefit of \$91.2 million (valued at \$910 per capita in Kamloops). In FY 2019/20 alone, not-for-profits and the City of Kamloops (as an HLG) received an estimated \$6 million from BCLC activities (with the majority being from Community Gaming Grants and HLG payments) with a total valuation of social impact from this injection estimated at \$14.4 million (valued at \$138 per capita in Kamloops).

The total cumulative value of social impacts for the 35 year period (FY 1985/86 to 2019/20) is estimated at \$373.2 million from a \$155.5 million injection of direct funds.

Adding the total value of all economic spinoffs estimated at \$1.85 billion and the assessment of social impact of \$373.2 million, the total contribution of BCLC to the City of Kamloops over 35 years exceeds \$2 billion, at \$2.2 billion.

BCLC's cumulative economic and social impact on the Kamloops community during the 35 years of FY 1985/86 to 2019/20 is an estimated \$2.2 billion.

LIMITATIONS

It is important to note that BCLC's net income to the Province also goes to a number of essential services that benefit the province as a whole and cannot be pin-pointed to spending in Kamloops. For example, in fiscal 2019/20, the Province earmarked \$147.2 million of BCLC's \$1.3 billion in net income towards the Province's Health Special Account. The Province also reached an agreement in 2018 to share seven per cent of BCLC's net income with eligible First Nations. These province-wide benefits have an overall positive affect on Kamloops but the exact amount is unclear and was not included in the scope of current research.

There are a number of limitations in this research. First, the results are based on reasonable assumptions about the parameters which may turn out to be different. Secondly this report estimates the economic and the positive social impacts and has not measured potential negative impacts arising from gambling (Blue Thorn Research, 2007, Williams et. al, 2011, Ernest and Young, 2017). Third, the economic impact measures the impact on the local GDP assuming the operations are present – relative to not being present – and hence does not consider the opportunity cost of the employees being employed elsewhere in the absence of the corporation in the city of Kamloops. Forth, the multiplier is assumed to be 1.4 as per numerous other studies which may turn out to be different from the assumed value.

Still the impact even with a 1.2 multiplier is significant. Capacity constraints are assumed not to be binding. The social rate of return on investment is assumed to be \$2.4 for every \$1 of investment into public projects or towards community non-profit or not-for-profit organizations. This is a conservative estimate and the actual value could be significantly higher. The SROI is also independent of the sector benefiting from the contribution. Future research can shed more light in estimating the social impact arising from social contributions by sector. Lastly, the social impact analysis focuses on the social impact of BCLC's support for community initiatives through the four modules discussed in the study; it does not consider the SROI of the potential negative impacts associated with gambling.

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